ABSTRACT OF THE DISCLOSURE

A memory array contains memory cells designed to be erased using Fowler-Nordheim ("FN") tunneling through the channel area, and programmed using either channel hot electron injection ("CHE") or channel-initiated secondary electron injection ("CISEI"). To reduce disturbance of the floating gate potential of unselected memory cells during programming operations and read operations, the unselected word lines are brought to a negative potential rather than ground potential. To reduce disturbance of the floating gate potential of unselected memory cells during FN erase operations, the unselected word lines are brought to a positive potential rather than ground potential.